

**PX 177**

Message

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**From:** Ron Will [redacted@ripple.com]  
on behalf of Ron Will <[redacted@ripple.com> [redacted@ripple.com]  
**Sent:** 4/23/2019 4:38:15 PM  
**To:** [redacted@com]>  
**Subject:** Additional materials

[redacted]

Great meeting today.

Please see the materials attached:

- [redacted] Non-deal Roadshow logistics, feedback and summary
- [redacted] Non-deal Roadshow presentation
- Project Raven (Fundraising) Company overview (similar to [redacted] NDR presentation)
- Project Raven (Fundraising) Financial presentation
- Q1 2019 dashboard and analytics

Happy to quickly walk you thru any of the information - let me know what might be most helpful.

Best,  
Ron

--  
Ron Will  
Chief Financial Officer | Ripple  
[redacted] @ripple.com | ripple.com





# Modernizing Global Payments

LEADING A REVOLUTION WITH BLOCKCHAIN AND DIGITAL ASSETS

April 2019

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# Agenda

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1. What's the Deal?
2. The Global Payments Opportunity
3. RippleNet: Next-Gen Infrastructure
4. We're in the Lead
5. Regulatory Engagement
6. XRP

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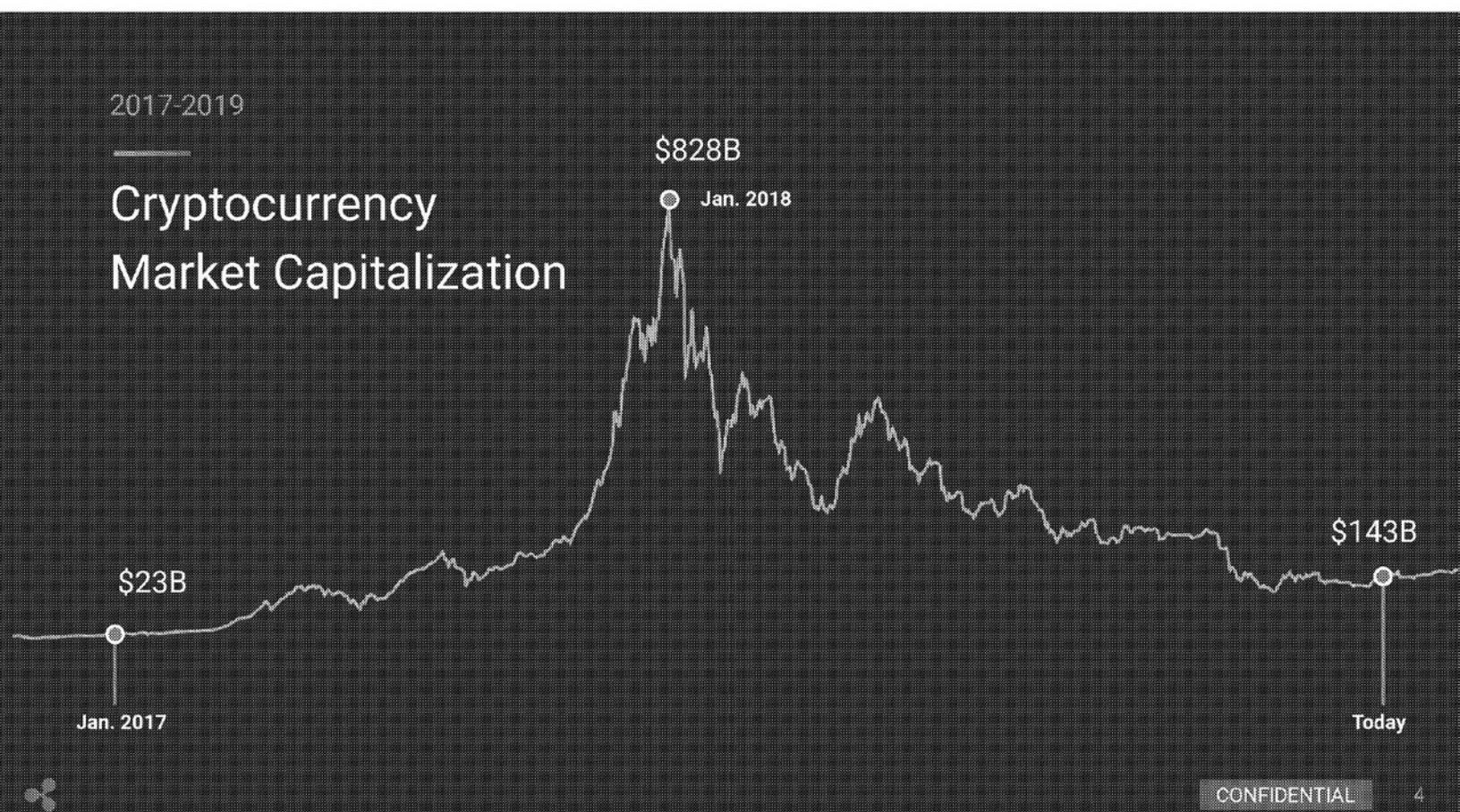
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# What's the Deal?

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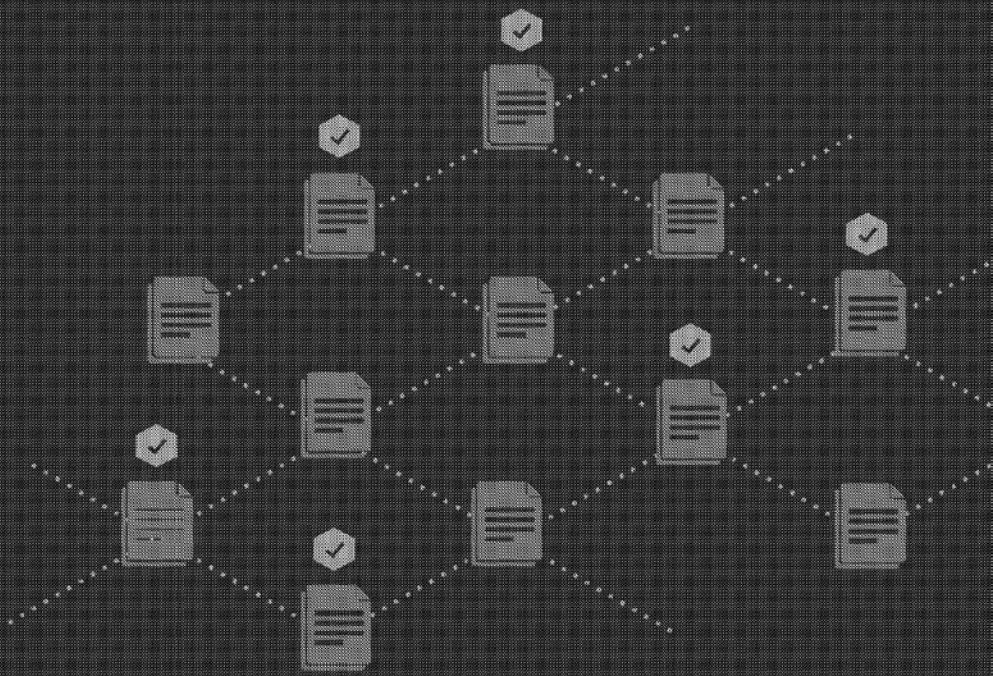
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## The Innovation: Truth with No Central Authority



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# The Possibilities Are Endless

Marketing

Wills

Real Estate

Travel

Automotive

Inheritances

Education

File Sharing

Music Streaming

Forecasting

Media

Charity

Banking

Healthcare

Internet of Things

Medical

Sustainability

Legal

Cloud Storage

Energy

Ride Sharing

Law Enforcement

Identity

Cybersecurity

Voting

Insurance

Government

Public Transportation

Credit History

Commercial Vehicles

Human Resources

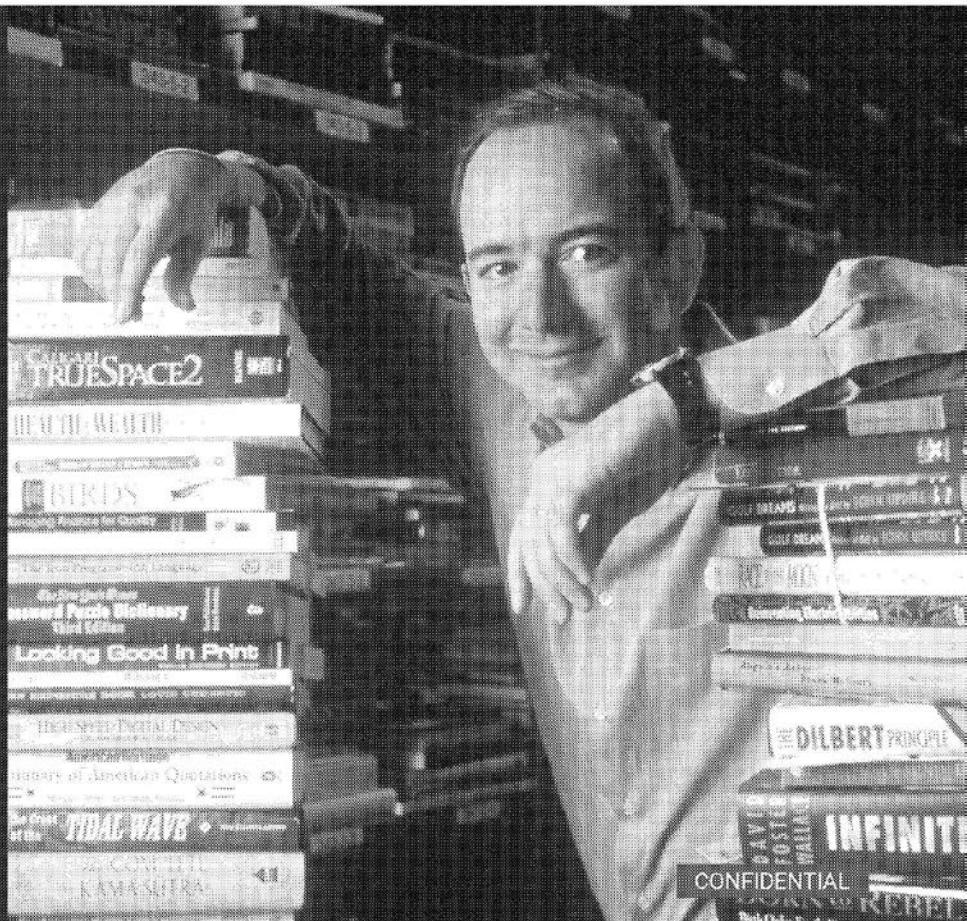
Donations

Digital Rights

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## Before Selling Everything, Amazon Sold Books



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## Our Vision

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The Internet of Value:  
Enable the world to move value like  
information moves today.

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## Our Mission

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Remove friction from  
global payments.

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# The Global Payments Opportunity



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## A Large and Growing Opportunity

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\$TRILLION  
in cross-border  
payments

10

\$TRILLION  
in trapped  
liquidity



Source: The Boston Consulting Group; Ripple analysis

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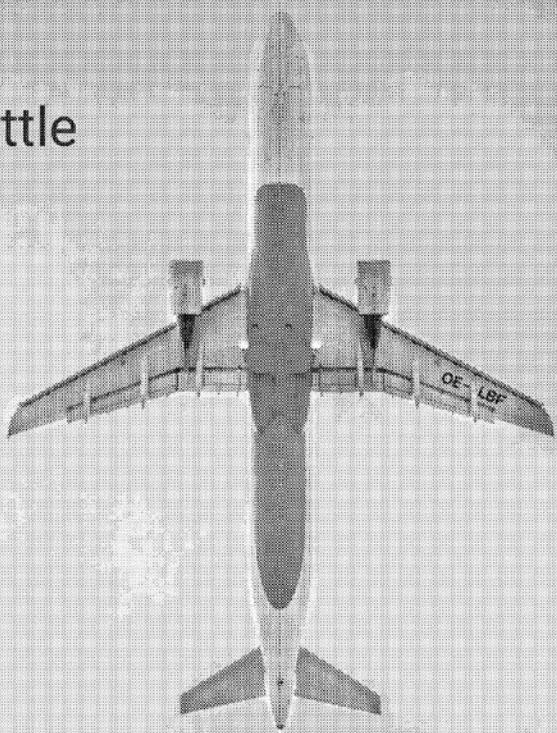
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# Slow

3-5 days to settle



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# Unreliable

6% of payments fail



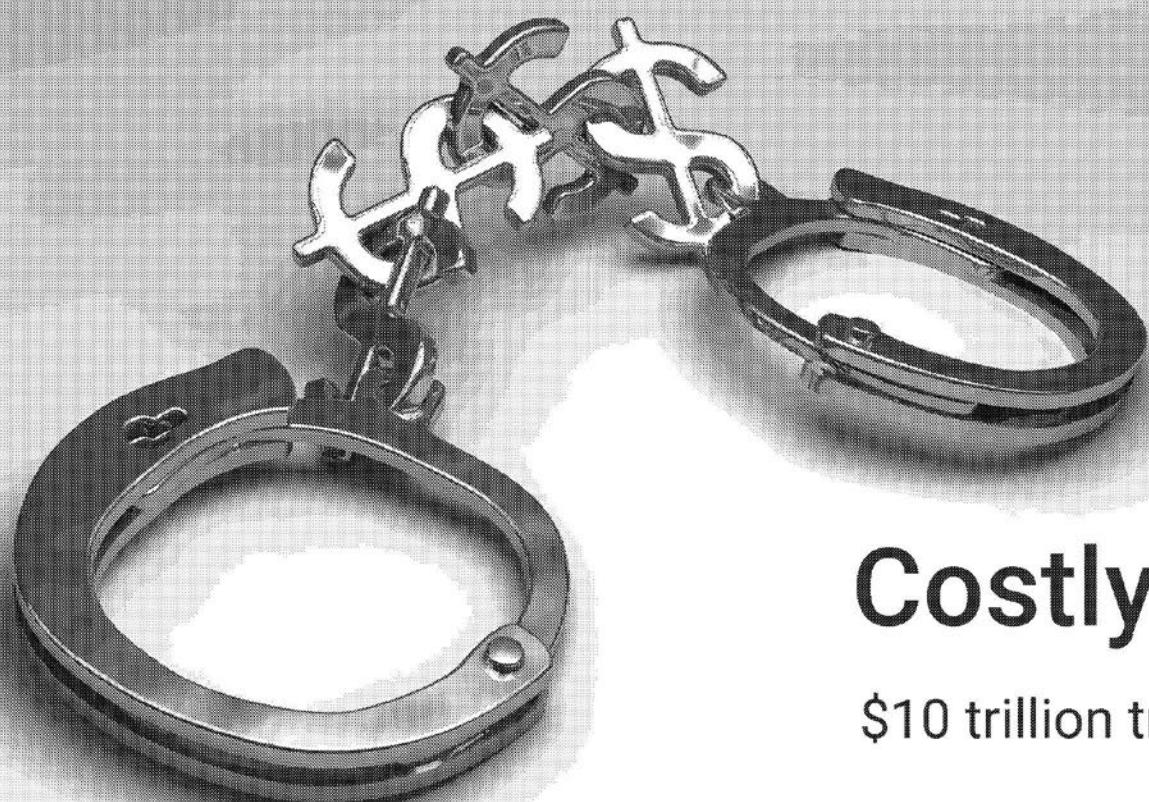
Unable to connect to the Internet

Reload

More

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**Costly**

\$10 trillion trapped

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# RippleNet: Next-Gen Infrastructure



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## RippleNet Helps Financial Institutions Serve New Customer Demands



On-demand,  
real-time



Low-cost,  
inexpensive

100%  
✓✓✓

No delays  
or failures



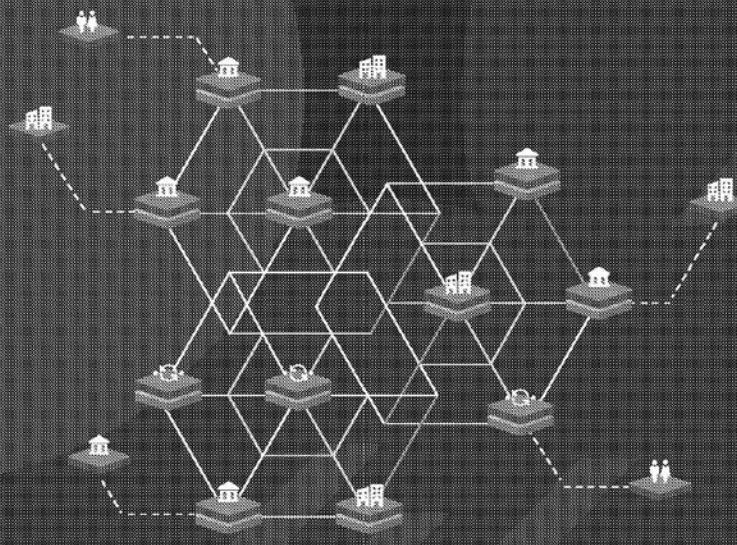
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## The RippleNet Ecosystem

Connect financial institutions to enable real-time, certain payments with xCurrent.



Provide financial institutions standardized access to RippleNet with

Offer financial institutions on-demand liquidity with xRapid.

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## Process Payments



Real-time, trackable global payments with no failures

- Rulebook for RippleNet adoption



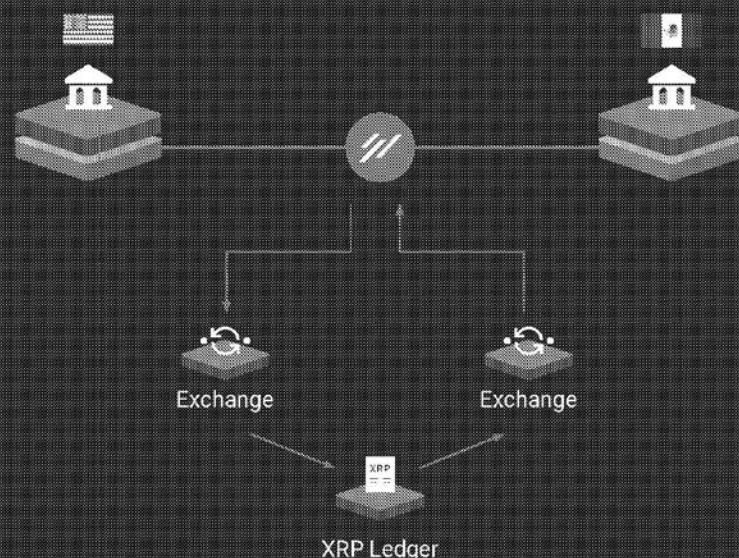
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## Source Liquidity



Lower liquidity costs

- On-demand liquidity sourcing
- Eliminate pre-funding



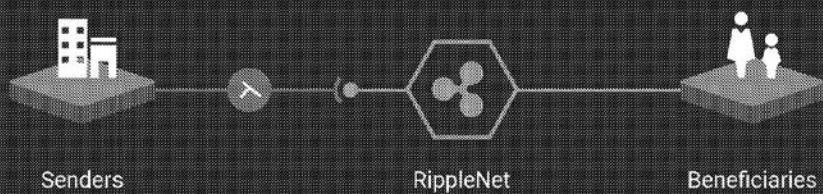
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## Send Payments



Standardized connectivity

- Include payment details
- End-to-end visibility



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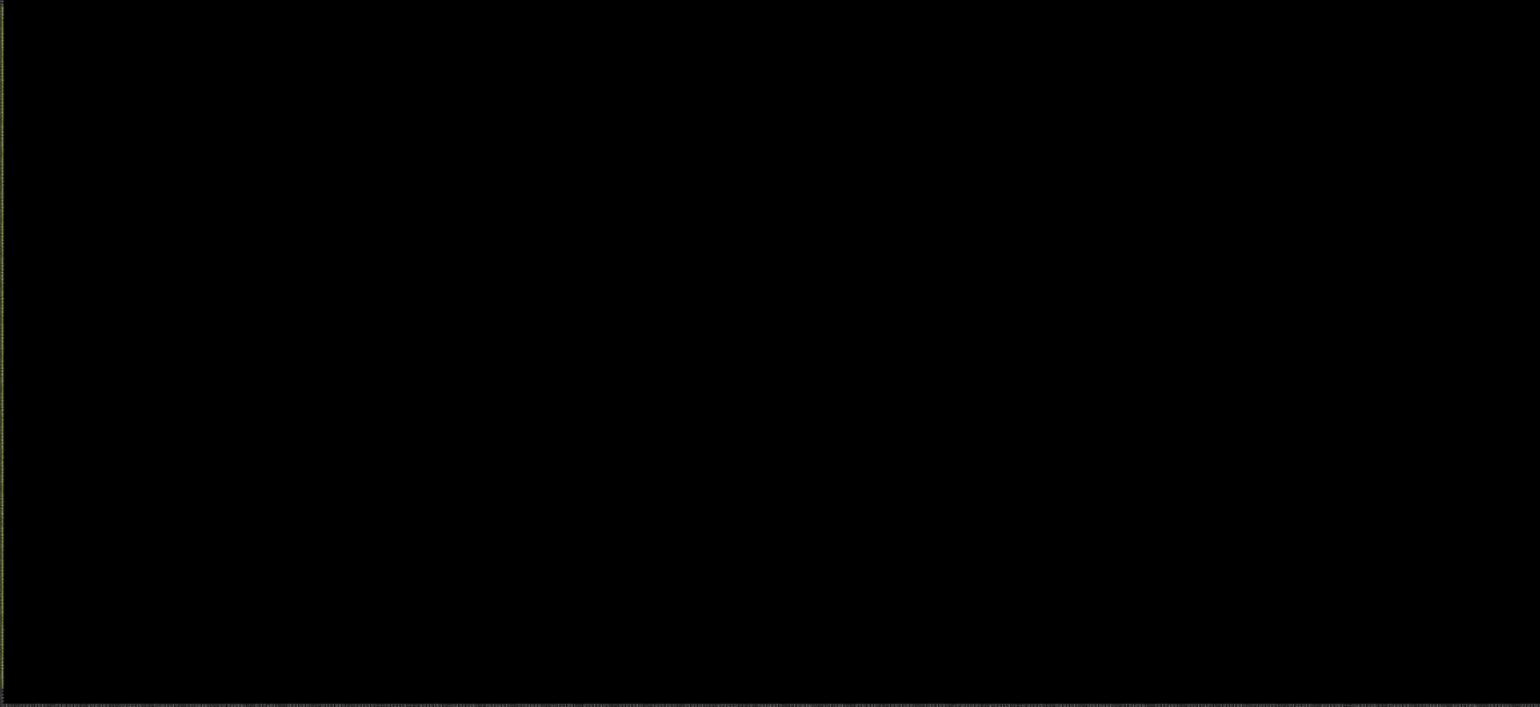
# We're in the Lead

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Over 200+ Production Contracts Signed



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